

EXHIBIT 14

71503770000

IN 547802

OFFICE OF THE SECRETARY OF STATE



CERTIFICATE OF INCORPORATION

WHEREAS, the Certificate of Incorporation, executed and acknowledged by
THE INSURANCE CENTER AGENCY, INC.

has been filed in the office of the Secretary of State as provided by the laws of the State of Oklahoma,

NOW THEREFORE, I, the undersigned, Secretary of State of the State of Oklahoma, by virtue of the powers vested in me by law, do hereby issue this certificate evidencing such filing.

IN TESTIMONY WHEREOF, I hereunto set my hand and cause to be affixed the Great Seal of the State of Oklahoma.



Filed in the City of Oklahoma City this 2ND
day of FEBRUARY, 1995.

Sam Cole

Secretary of State

By: *Sharon Hunsley*

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